

United States Bankruptcy Court
Northern District of Ohio

In re:
Lowery D. Lockard
Debtor

Case No. 20-51751-amk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-5

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 39

Date Rcvd: Sep 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2020.

db
26709642 +Lowery D. Lockard, 1764 10th Street, Cuyahoga Falls, OH 44221-4512
26709643 Blaze Mastercard, PO Box 5096, Sioux Falls, SD 57117-5096
26709647 Capital One, PO Box 9600, Carol Stream, IL 60128-1960
26709651 +FBCS Inc., 330 S. Warminster Road #353, Hatboro, PA 19040-3433
+FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: First Savings Credit Card, 500 E. 60th Street North,
Sioux Falls, SD 57104)
26709648 First National Bank, PO Box 5097, Sioux Falls, SD 57117-5097
26709649 +First Portfolio Ventures I, LLC, 3091 Governors Lake Dr. #300, Norcross, GA 30071-1133
26709652 +Gameday Sportswear, 941 West Nimisila Rd., Akron, OH 44319-4624
26709653 General Revenue Corp., 4660 Duke Drive #300, Mason, OH 45040-8466
26709655 +Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860
26709656 Halsted Financial Services, LLC, PO Box 828, Skokie, IL 60076-0828
26709657 Javitch Block, 1100 Superior Ave., 19th Fl, Cleveland, OH 44114-2521
26709659 +Kimberly A. Klemenok, Esq., PO Box 30968, Cleveland, OH 44130-0914
26709664 +Midland Credit Management, Inc., 350 Camino de la Reina, San Diego, CA 92108-3007
26709665 Milestone, PO Box 4077, Beaverton, OR 97076
26709672 +Trident University International, 5757 Plaza Drive #100, Cypress, CA 90630-5053
26709673 +US Department of Education, P.O. Box 7860, Madison, WI 53707-7860
26709674 Verve, PO Box 6812, Carol Stream, IL 60197-6812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ptsarnas@gertzrosen.com Sep 23 2020 23:15:34 Peter G. Tsarnas,
Gertz & Rosen, Ltd., 11 South Forge Street, Akron, OH 44304
tr +EDI: FMMACEJKO Sep 24 2020 02:43:00 Melissa M. Macejko, PO Box 266,
Cuyahoga Falls, OH 44222-0266
ust +E-mail/Text: ustpreign09.cl.ecf@usdoj.gov Sep 23 2020 23:16:15 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26709645 EDI: WFNNB.COM Sep 24 2020 02:43:00 Comenity Bank, PO Box 659728,
San Antonio, TX 78265-9728
26709646 +E-mail/Text: clientservices@credit-control.com Sep 23 2020 23:16:46 Credit Control,
5757 Phantom Drive Suite 330, Hazelwood, MO 63042-2429
26709650 +EDI: AMINFOFP.COM Sep 24 2020 02:43:00 First Premier Bank, 601 S. Minnesota Ave.,
Sioux Falls, SD 57104-4868
26709654 +EDI: PHINGENESIS Sep 24 2020 02:48:00 Genesis BC, P.O. Box 4477,
Beaverton, OR 97076-4401
26709658 EDI: JPMORGANCHASE Sep 24 2020 02:43:00 JP Morgan Chase, P.O. Box 24696,
Columbus, OH 43224
26709644 EDI: JPMORGANCHASE Sep 24 2020 02:43:00 Chase Bank, P.O. Box 15123,
Wilmington, DE 19850
26709660 +E-mail/Text: PBNCNotifications@peritusservices.com Sep 23 2020 23:15:55 Kohls,
P.O. Box 3043, Milwaukee, WI 53201-3043
26709661 +EDI: LTDFINANCIAL.COM Sep 24 2020 02:43:00 LTD Financial Svcs,
7322 Southwest Freeway, #1600, Houston, TX 77074-2134
26709662 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 23 2020 23:28:36 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
26709663 E-mail/PDF: MerrickBKNofications@Resurgent.com Sep 23 2020 23:27:04 Merrick Bank,
PO Box 660702, Dallas, TX 75266-0702
26709666 +EDI: AGFINANCE.COM Sep 24 2020 02:43:00 One Main Financial, PO Box 183172,
Columbus, OH 43218-3172
26709667 EDI: AGFINANCE.COM Sep 24 2020 02:43:00 One Main Financial, 911 Graham Road #42,
Cuyahoga Falls, OH 44221-1161
26710348 +EDI: PRA.COM Sep 24 2020 02:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
26709668 +EDI: RMSC.COM Sep 24 2020 02:43:00 Pay Pal Credit, PO Box 105658,
Atlanta, GA 30348-5658
26709669 E-mail/Text: bk@rgsfinancial.com Sep 23 2020 23:15:47 RGS Financial, PO Box 852039,
Richardson, TX 75085-2039
26709670 +EDI: RMSC.COM Sep 24 2020 02:43:00 Synchrony Bank / Paypal Extras MC, PO Box 965005,
Orlando, FL 32896-5005
26709671 EDI: WTRRN BANK.COM Sep 24 2020 02:43:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
26709675 EDI: RMSC.COM Sep 24 2020 02:43:00 Walmart / Synchrony Bank, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2020 at the address(es) listed below:

Melissa M. Macejko akrontr@suharlaw.com, mmm@trustesolutions.net;scampbell@suharlaw.com
Peter G. Tsarnas on behalf of Debtor Lowery D. Lockard ptsarnas@gertzrosen.com,
tsarnasp@hotmail.com;dmichna@gertzrosen.com

TOTAL: 2

Information to identify the case:Debtor 1 **Lowery D. Lockard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2076**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 9/18/20**Case number: **20-51751-amk****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lowery D. Lockard	
2. All other names used in the last 8 years	fdba Fine Productions, Inc	
3. Address	1764 10th Street Cuyahoga Falls, OH 44221	
4. Debtor's attorney Name and address	Peter G. Tsarnas Gertz & Rosen, Ltd. 11 South Forge Street Akron, OH 44304	Contact phone (330) 376-8336 Email: ptsarnas@gertzrosen.com
5. Bankruptcy trustee Name and address	Melissa M. Macejko PO Box 266 Cuyahoga Falls, OH 44222	Contact phone 330-744-9007 ext 6 Email: akrontr@suharlaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . www.ohnb.uscourts.gov .	455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308	Hours open: 9:00 AM – 4:00 PM Contact phone 330-252-6100 Date: 9/23/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 16, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: 341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/15/21 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	